

# P.I.B.

# PERSONAL INTEGRATED BANKING

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VALUE ENGINEERING CO. RUSSELL HUFFMAN

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NOTE: FORMS DEMONSTRATE SYSTEM ROOTS; FORMATS ARE ILLUSTRATIONS ONLY. KEY LOCATIONS AND FORMS MAY CHANGE OR REVISE FOR INDIVIDUAL BANK REQUIREMENTS.

**DESCRIPTIVE  
TITLE OF THIS INVENTION**

**PERSONAL INTEGRATED BANKING  
SYSTEM**

**B**

## CROSS REFERENCE TO RELATED APPLICATIONS

NONE

C

## FEDERALLY SPONSORED R&D

THERE IS NO FEDERALLY SPONSORED HELP OR  
FINANCIAL  
AID RELATED TO THIS APPLICATION.

D

## **BACK GROUND OF THIS INVENTION**

**CURRENT BANKING INDUSTRY PRACTICES AND OPERATIONS  
ARE FOR THE MOST PART LANGUISHING IN OLD  
STEREOTYPED, PAPER DOMINATED, MARGINALLY  
PROFITABLE SYSTEMS.**

**THE MULTITUDE OF BANKING FORMS NECESSARY FOR  
TODAYS BANK TO CUSTOMER COMMUNICATIONS ARE  
CUMBERSOME, COSTLY SYSTEMS AND CURRENTLY DO NOT  
PROVIDE CONSTANT CUSTOMER ACCESS WITH TIMELY  
INTEGRATED REPORTING OF ALL INDIVIDUAL CUSTOMER  
BANKING FUNCTIONS.**

**DATA PROCESSING EFFORTS IN ELECTRONIC BANKING ARE  
MOSTLY LIMITED TO PAY BILLS, MAKE DEPOSITS AND DO  
NOT ENCOMPASS TOTAL CAPABILITIES AN INTEGRATED  
BANKING SYSTEM CAN PROVIDE.**

**IT IS THEREFORE THE BACKGROUND OF THIS INVENTION TO  
INCORPORATE AND UTILIZE ALL FRAGMENTED EXISTING  
PRIOR AND FUTURE BANKING ART AND SYSTEMS, EITHER  
THRU ELECTRONIC, MANUAL OR COMBINATIONS OF BOTH  
OPERATIONS INTO A SECURE INTEGRATED BANKING  
SYSTEM WHICH PROVIDES COMPLETE NEAR REALTIME  
ACCESS OF INDIVIDUAL CUSTOMER ACTIVITIES PROVIDING  
SERVICES AND BENEFITS NOT PREVIOUSLY AVAILABLE.**

## Summary of Invention

P.I.B.(Personal Integrated Banking) is a data process/system designed to integrate all individual customer banking functions into a paperless, on line seamless array of customer documents accessible 24 hours a day. All accounts are encrypted within each banks individual systems.

Until such time as P.I.B. becomes a standard for banking; variety and individuality of data processing software and in some cases hardware for P.I.B to be utilized by the banking industry will require P.I.B.to be custom fit to each banks requirements. Where and when applicable; such developments will follow as addendum to this system.

P.I.B. integrates into a seamless, paperless on line presentation available via direct internal or on line banking computer systems. Data transmissions occur from and to ones chosen banks. All customer banking activities culminating in very near real time visual documents present all checking, credit card, bank charges, loan, savings, credits, debits, balances and deposits are presented in multiple or individual seamless visual documents. For ease of account reconciliation; deposits and expenses are shown as continuous running totals. Credits,less debits are shown as a running balance. Each income and budget key category is shown as budget minus expense equals an over or under & balance.

2 cont 1

P.I.B. incorporates a predesignated key code with variable categories enabling customers to change given categories for all debit and credit activities. Repetitive or individual transactions may be pre-encoded to a particular category, i.e., automatic credits or debits affecting customers accounts.

P.I.B. integrates all individual customer transaction data into a complete general budget statement on which customers may enter, or change categories identified by predesignated key integers. Not every customers categories need be the same. Complete, continuous budget tracking becomes available on a 24 hour basis as well as monthly and yearly reporting.

Customers can review individual Key codes and monthly expenses entered into each key code. All bank generated debit and credit data are read only and cannot be changed by customers, only budget income and categories are variable and subject to customer change.

2 cont 1 end

# PATENT APPLICATION

## P.I.B. CHECK BOOK KEY CARD

<u>INCOME</u>	<u>EXPENSES</u>
1. INTEREST	11. ACCOUNTING
2. DIVIDENDS	12. AUTO MAINT.
3. EMPLOY	13. AUTO FUEL
4 SS 1	14. AUTO R&L
5 SS2	15. CABLE TV
6. STK. SALES	16. CAL XX TAX
7. PENSIONS	17. CALXX EST TX
8. CASH IN	18. CLOTHING
9. OTHER	19. ENTERTAIN
10.	20. DONATIONS
	21. DRY CLEAN
	22 FED XX TAX
	23. FED EST TAX
	24. FOOD
	25. GAS CO
	26. GARDENING
	27. GAS CO
	28. GIFTS
	29. GYM EXP.
	30. HEATH INS
	31. HM. IMPS
	32. HM. MAIN
	33. HM. CLEAN
	34. HOME INS
	35. HOSPITAL
	36. INTEREST
	37. LIFE INS
	38. MEDICARE
	39. MEDICATIONS
	40. OFFICE
	41. PETTY CASH
	42. PERS. PROP
	43. PERS. HYG.
	44 POWER
	45. RECREATION
	46. RE TAXES
	47. TELEPHONE
	48. TRASH
	49. TRAVEL
	50. VACATIONS
	51. VETERINARY
	52. VITAMINS
	53. INTER NET
	54. MISC.
	55. HM Mo In
	56. Auto In
	57. HM Eq In
	58. Sav Ac
	59.
	60.
	61.
	62.
	63.
	64.
	65.
	66.
	67.
	68.
	69.
	70.
	71.
	72.
	73.
	74. DOCTORS

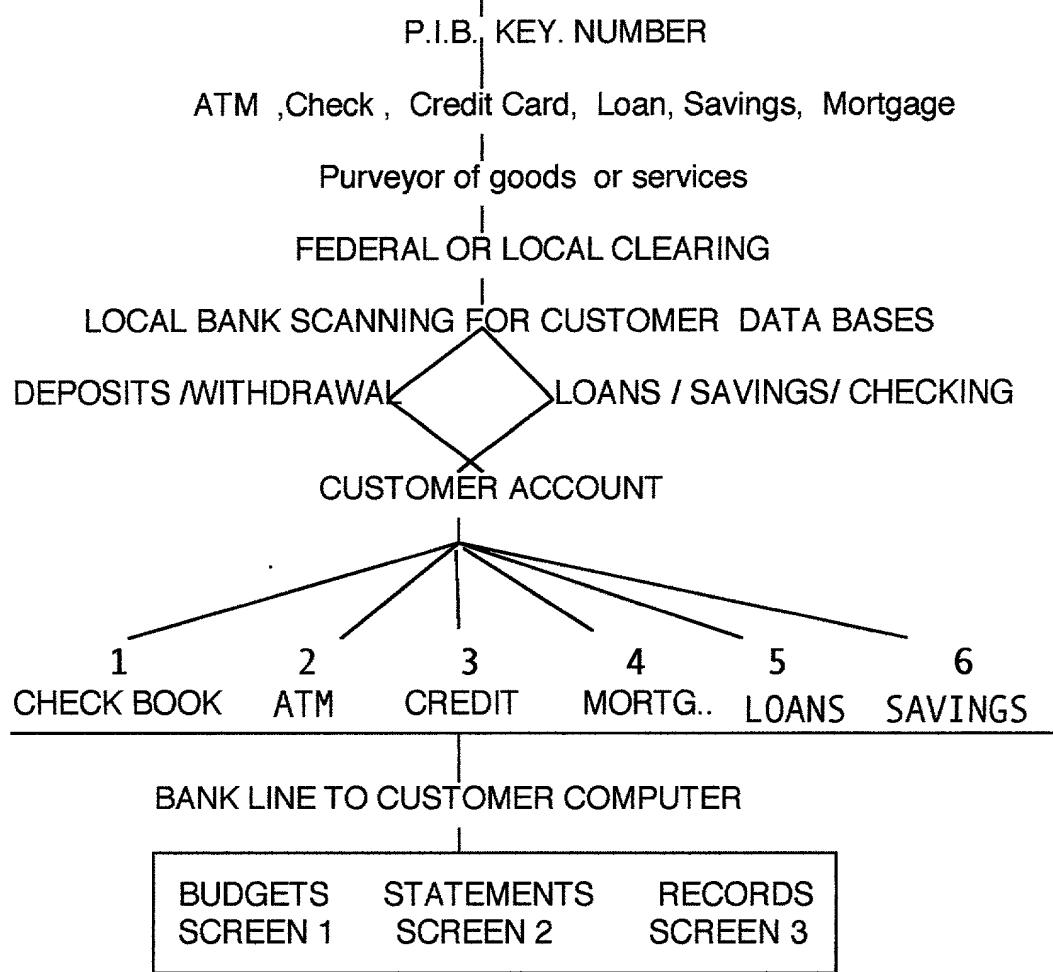
THIS KEY CARD IS THE INTEGRAL PORTION OF THE P.I.B. SYSTEM. IT ENABLES CUSTOMERS TO KEY INCOME AND EXPENSES TO PERSONALLY SELECTED BUDGET CATEGORIES FROM THEIR INDIVIDUAL CHEQUES, CREDIT CARD, ATM DEPOSITS, WITHDRAWALS, LOAN OR SAVING TRANSACTIONS.

RESOURCE CATEGORIES OF EACH KEY INTEGER MAY BE DELETED, ADDED OR CHANGED TO SATISFY CUSTOMER NEEDS. VIEWING SCREENS PRESENT PAGES OR SEAMLESS DISPLAYS. SUBJECT TO FINAL LAYOUTS, KEY CODE DESIGNATED INTEGERS MAY BE INCREASED OR DECREASED. IT IS ENVISIONED MORE OR LESS KEY CODES ARE POSSIBLE, BUT NOT LIMITED TO EITHER.

THE FORMAT SHOWN IS SUGGESTED, NOT FINAL FORMAT, AN INTEGRAL SHEET IN EACH PERSONAL CHECK RECORD BOOK. A KEY REFERENCE CARD IN ONES CHECK BOOK OR A WALLET SIZE PROVIDES READY REFERENCE FOR CREDIT CARD OR CHEQUE PURCHASES.

PATENT APPLICATION

P.I.B. FLOW CHART



EACH NEW YEAR OR OPTIONAL CUSTOMER TIMING; CUSTOMERS ENTER EXPECTED BUDGET INCOME AND EXPENSES IN PROPER CORRESPONDING KEY P.I.B.CATEGORIES. SCREEN 1,(BUDGET REPORT), UTILIZES P.I.B. REFERENCE CARD INTEGERS FOR PROPER BUDGET OR EXPENSE ALLOCATIONS. SCREEN 2 ,(BANK STATEMENT) PRESENTS REALTIME BANK ESTABLISHED DATA WITH RUNNING BALANCES AND OTHER PERTINENT DATA FOR; CHECKS,CREDIT CHARGES,MORTGAGES AND LOAN BALANCES ETC.; SCREEN 3 ,(RECORDS) ARE DERIVED FROM DATA NORMALLY USED TO GENERATE AND MAIL PAPER STATEMENTS. ALL BANK ENTRIES TO EACH SCREEN ARE READ ONLY.

## DETAILED DESCRIPTION OF P.I.B. INVENTION

### PREFACE:

PERSONAL INTEGRATED BANK ( PIB ); AS ITS NAME IMPLIES, INTEGRATES AND INTERFACES A MULTITUDE OF BANKING FUNCTIONS WITH CUSTOMER INPUTS.

TO ACCOMPLISH THIS; A NUMERICAL PROGRESSION OF INTEGERS CALLED KEY CODES ARE ARRANGED NUMERICALLY IN SEQUENCE; RE: P3 AND ASSIGNED SPECIFIC BUDGET CATEGORIES. FOR REFERENCE, KEY CODES ARE DISPLAYED IN CHEQUE BOOKS OR WALLET SIZE CARDS. ALL DEBITS OR CREDIT TRANSACTIONS WITHIN CUSTOMER ACCOUNTS BECOME IDENTIFIED BY A SPECIFIC KEY CODE.

BANK CUSTOMERS MANUALLY ENTER SPECIFIC KEY CODES AT SPECIFIC LOCATIONS ON ALL TRANSACTION DOCUMENTS THEY CREATE. CONTINUAL REPETITIVE BANKING OR NON MANUALLY ENTERED TRANSACTIONS ARE ASSIGNED SPECIFIC KEY CODES; SUCH AS MANY FUEL STATION PURCHASES. TRANSACTION KEY CODES ALLOW CONTINUOUS NEAR REAL TIME TRACKING AND SPECIFICALLY IDENTIFY EACH CUSTOMERS CHOSEN BUDGET CATEGORY. THIS INFORMATION IS TRANSFERRED TO A BUDGET REPORTING FORMAT RE; SCREEN 1, PAGE 5. THE KEY CODE IDENTIFIES THE CATEGORY TO WHICH EACH TRANSACTION CREDIT OR DEBIT IS ENTERED. A RUNNING BALANCE OF CREDITS AND DEBITS FOR EACH CATEGORY IS THEREFORE MAINTAINED AT NEAR REAL TIME WITH TOTALS SHOWN FOR OVER OR UNDER BUDGET BALANCES.

4 CONT 1

DRAWING / FLOW CHART

P.I.B. SYSTEM FLOW CHART  
DESCRIPTION

THE P.I.B. SYSTEM FLOW CHART SHOWN ON PAGE 4  
REPRESENTS THE FLOW PATH OF CUSTOMER ENTERED KEY INTEGERS  
ASSOCIATED WITH EACH TRANSACTION. EXTRAPOLATED AND REFINED  
IN SOME TRANSACTIONS; ADDITIONAL BANK GENERATED DATA IS  
ALSO TRANSFERRED TO DESIGNATED SCREENS / PAGES AND VIEWED  
ON CUSTOMERS VIEW ABLE COMPUTER SCREENS.

4 CONT 1 END

5 CONT 1

KEY CODE ENTRIES IDENTIFY ALL CUSTOMER CREDIT AND DEBIT TRANSACTIONS FROM ANY SOURCE FLOW ON SCREEN #2, PAGE 7 CULMINATING IN NEAR REAL TIME RUNNING BALANCES FOR EACH CUSTOMERS CREDITS OR DEBITS.

CUSTOMER SAVINGS ACCOUNTS, WITHDRAWAL AND DEPOSITS ALSO ARE PRESENTED ON SCREEN 2, PAGE 7. NOTE: FOR SIMPLICITY, SAVINGS ACCOUNT ENTRIES SHOWN ARE KEYED BUT NOT ENTERED AS SUCH ON SCREEN 1.

SCREEN 3, PAGE 8, PRESENTS STANDARD BANK DATA THAT IS KEYED AND HAS BEEN APPLIED TO THE PROPER KEYED ENTRY CATEGORY ON SCREEN 1.

NOTE: DEPENDING ON NEEDS, SCREENS ARE NOT LIMITED IN NUMBER OR TITLE. NOR ARE NUMBER OF PAGES WHICH MAY BE PRESENTED. THE BASIC SYSTEM REMAINS. THE FORMATS ARE VARIABLE.

TO VIEW ANY SCREEN 24 HOURS A DAY CUSTOMERS LINK INTO OR ONTO THEIR BANKS COMPUTER, ON LINE OR IN LINE SERVICE VIA PREDESIGNATED INDIVIDUAL CODES ENCOMPASSED BY A SECURED ENTRY ENCRYPTION PROGRAM AND SCROLL THE DESIRED SCREENS OR PAGES PRESENTED FOR THEIR ACCOUNT.

5 CONT 2

ALL CUSTOMER KEYED TRANSACTIONS SHOWN ON SCREEN 1 OR 2 ARE INTERACTIVE AND MAY BE PRINTED TO OBTAIN THE SPECIFIC CUSTOMER OR ACCOUNT TRANSACTION DOCUMENT THAT CREATED THE TRANSACTION ENTRY, I.E., CHEQUES, CREDIT CARD,, DEPOSIT SLIPS, ATM RECEIPT, SAVINGS OR WITHDRAWAL RECEIPTS, PAYMENTS , ETC.

EACH BANKS BASIC SYSTEM MAY CREATE VARIATIONS OF THE BUDGET BANKING REPORT TO SHOW ADDITIONAL INFORMATION I.E., TOTAL INCOME VERSUS TOTAL EXPENSES ECT.. MANY VARIATIONS WILL BECOME A CHOICE OF EACH BANKS ACCOUNTING PROGRAMS AND MAY VARY WIDELY ON INCORPORATION. THE SYSTEM REMAINS BASIC.THE FORMATS ARE VARIABLE.

FINALLY ESTABLISHED KEY CODE INTEGERS & PARAMETERS BECOME FIXED AND CAN NOT BE CHANGED.

CATEGORIES ARE COMPLETELY VARIABLE, RECOMMENDED ONLY AND MAY BE CHANGED BY EACH CUSTOMER BY INTERFACING WITH A BANKS ON LINE SERVICE.

INTEGRATING THE IPB SYSTEM INTO THE MYRA MID OF DATA PROCESSING BANKING SYSTEMS REQUIRES PIB SOFTWARE AND ANY RELATED HARDWARE TO BE CUSTOM FIT (DESIGNED) FOR EACH INDIVIDUAL BANKS SYSTEM.

5 CONT 3

SUMMATION:

P.I.B IS A SIMPLE, YET MOST POWERFUL ELECTRONIC DATA PROCESSING SYSTEM TOOL FOR CONSUMERS AND BANKING INDUSTRY ALIKE. IT LINKS BANKING AND CONSUMERS TO NEW VISTAS OF COST CONTROL; PAPERLESS BANK REPORTING AND INTERACTIVE CONSUMER AWARENESS TO PLAN AND CONTROL THEIR INDIVIDUAL FINANCES WITH OUT TIME CONSUMING DOUBLE ENTRY BUDGETING PROGRAMS.

5 CONT 3 END

6 cont 1

7. Near real time balances and statements are integrated and presented for customers visual 24 hour review of checking, credit cards purchases, loans, mortgage, loan balances, ATM and saving account transactions in variable time periods of. daily, monthly or yearly.

8. Customers may select and print for their records, daily, yearly or monthly, copies of all selected materials and transactions, i.e., checks credit cards, checking statements, loan documents, savings accounts, mortgage statements or various graphs of financial relevance.

9. Does not interfere with existing Federal banking systems and procedures.

10. Until P.I.B. is an established banking system it is optional for customers wishing to keep paper bank reporting.

6 cont 1 end

## **P.I.B. patent application claims:**

1. P.I.B. (personal integrated banking) system claims and establishes a new form of banking.
2. PIB is the first fully integrated, interfaced customer data processing personal banking system providing a fully integrated budget reporting system.
3. Provides banks with a system of eliminating mailing volumes of paper documents, i.e., statements, return checks, mortgage statements, credit card statements, loan statements and the like.
4. Pre designated key codes, and generation of integrating software, allows most bank processing of customer banking information not to change. Only formats and method of presentation are necessary.
5. Significant cost reductions of processing and use of paper and printing of customer documentation will enhance banking profits.
6. Customers are provided with a personal interface linked to their bank interfaced with a budget application under their control with out time consuming entries in additional budget programs.

**ANY BANK.....U.S.A. or international, P.I.B. system.**  
**CUSTOMER NAME/ ADDRESS. ACCOUNT # XXXXXXXXXX**  
**Year 2001 ytd or month { 11 } AS OF 11/31/01**

**Screen # 1**

<b>P.I.B. BUDGET BANKING REPORT</b>					
<b>INCOME</b>		<b>Date</b>	<b>Ref # or Quan</b>	<b>Amount</b>	<b>Description</b>
1.INTEREST	500.00	08/01/01	1	500.00	FIRST CLEARING CREDIT
2.DIVIDEND	2500.00	08/01/01	3	2500.00	SEE SCREEN #2
3. SS1	950.00	08/01/01	1	950.00	USTREASURY 310 SOC SEC
4. SS2					
5.STK SALES	3000.00	11/01/01	1	3000.00	VECO
6.PENSIONS					
7.CASH IN					
8.EMPLOYMENT	500.00	10/29/01	1	500.00	AMBERCO
9.CK DEPOSITS					
10 .SAVINGS	459.00	11/31/01	3	459.00	SEE SCREEN #2
<b>EXPENSES</b>			<b># of Transactions</b>		<b>\$ OVER \$ UNDER</b>
11.ACCTING					
12.AUTO MAINT					
13.AUTO FUEL					
14.AUTO R&L					
15.CABLE TV					
16.CAL XX TAX					
17.CALXX EST TX					
18.CLOTHING	500.00	10/25/01	1	250.00	250.00
19.ENTERTAIN					
20.DOCTORS					
21.DONATIONS	200.00	09/15/01	1	200.00	
22.DRY CLEAN	250.00	08/15/01	1	500.00	250.00
23.FED XX TAX					
24.FED EST TAX					
25.FOOD	250.00	See key 25	2	57.42	192.58
26.GAS CO					
27.GARDENING					
28.GIFTS	300.00	11/31/01	1	200.00	100.00
29.GYM EXP					
30.HEATH INS					
31.HM IMPS					
32.HM MAIN					
33.HM CLEAN					
34.HOME INS					
35.HOSPITAL					
36.INTEREST					
37.LIFE INS					
39.MEDICARE					
39.MEDICATIONS					
40.OFFICE	400.00	07/13/01	1	94.14	305.86
41.PETTY CASH					
42.PERS PROP					
43.PERS HY					
44POWER					
45.RECREATION					
46.RE TAXES					
47.TELEPHONE					
48.TRASH					
49.TRAVEL					
50.VACATIONS					
51.VETERINARY					
52.VITAMINS	4.00	06/15/01	1		396.00
53.INTERNET	287.0	See Key 53	11	262.90	23.90
54. MISC.					
TOTALS					
INCOME	7,450.00			250.00	
OVERBUDGET					
UNDERBUDGET			7		1,267.76

**Key Transactions Tally Sheet Year 2001**

	<u>Budget</u>	<u>Month</u>	<u>Amt</u>	<u>Total</u>
<b>Key#</b>				
25	250.00	JUL 13	53.42	53.42
		JUL 13	4.00	57.42
<b>Key #</b>				
28	300.00	Nov 31	200.00	200.00
<b>Key #</b>				
40	400.00	JUL 13	94.14	94.14
<b>Key #</b>				
53	23.90	Jan 5	23.90	23.90
	23.90	Feb 5	23.90	47.80
	23.90	Mar 5	23.90	71.70
	23.90	Apr 5	23.90	95.60
	23.80	May 5	23.90	119.50
	23.90	Jun 5	23.90	143.40
	23.90	Jul 5	23.90	167.30
	23.90	Aug 5	23.90	191.20
	23.90	Sep 5	23.90	215.10
	23.90	Oct 5	23.90	239.00
	23.90	Nov 5	23.90	262.90

ANY BANK.....U.S.A. or international P.I.B. system screen .....#2  
 CUSTOMER NAME/ ADDRESS. ACCOUNT # XXXXXXXXXXXX  
 STATEMENT

Funds (CREDITS): Received FROM 01/31/01--TO 11/31/01  
 Balance carry fwd. from 01/31/00 X= XXXXXXXXX

<u>KEY</u>	<u>Date</u>	<u>Ref #</u>	<u>Amount</u>	<u>Credits</u>	<u>Description/ notes</u>	<u>TOTAL\$</u>
1. Interest	08/15/01		500.00		XYZ Stock	X+500
10. Savings	09/09/01		250.00		Extra work	750
	10/15/01		150.00		Extra work	900
	11/31/01		59.00		Extra work	959
2. Dividends	09/10/01		500.00		KHI Income fund	1,459
	09/15/01		1000.00		XYZ Corp.	2,459
	10/19/01		1000.00		XXX Corp.	3,459
3. SSI	11/01/01		950.00		US TREASURY 310 SS	4.409
5. Stk. Sales	11/10/01		3000.00		VECO	7,409
8. Employment	11/29/01		500.00		J. Mfg.	7,909
9. Misc. Deposits						

NOTE: KEY #2 & #10 Demonstrates multiple deposits. NOTE: Misc. deposits KEY #9. are not income.

Expenses (DEBITS) : Your balance on 10/31/01= \$ 2,450.00  
10-54 Your Balance on 11/31/0 = \$ 6,559.00

<u>KEY</u>	Cheques	\$Amount	Transaction No.	Date	Running balance
22	231	500.00		08/15/01	x+000
23	232	200.00		09/15/01	1.550
18	233	250.00		10/25/01	2,450
35	ATM	100.00	xxxxxxxxxxxxxxxxxxxxxx	11/26/01	6.300
25	Debit	100.00	XXXXXXXXXXXXXXXXXXXX	11/28/01	6,200
28	Sav	200.00		11/31/01	6,559

**NOTE: Last date shown is your current balance.**

[Add any credits, minus any debits not shown to arrive at Near Real Time Balance.]  
 \$ [+credits-debits] = Near Real Time Balance \$ \_\_\_\_\_

**Savings Account No. xxxxxxxxxxxx on date shown.**  
Deposits.      Withdrawals      Date      Balance

<u>KEY</u>	<u>KEY</u>			
10	250.00		09/09/01	250.00
10	150.00		10/15/01	400.00
10	059.00	28 200.00	11/31/01	259.00

ANY BANK.....U.S.A. or international P.I.B. system screen .... #3  
 CUSTOMER NAME/ ADDRESS. ACCOUNT # XXXXXXXXXXXX

Credit Charges Received FROM 01/31/00--TO 11/31/01  
 Balance carry fwd from 01/31/00 X= XXXXXXXXX

NOTE : NOT ALL CREDIT CHARGES ARE SHOWN ON SCREEN #1

TELEPHONE NO. 18004473298

PAGE 1 OF 3

REFERENCE NUMBER(S)	CREDIT LINE	UNUSED CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
5120 7520 0400 1525	10000	7981	32	08/13/01	09/07/01	41.00

KEY

DATE OF POST	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION OR CREDIT	AMOUNT
25.0713 0715	704838262979ED7ZE	WAL MART ARROYO GRANDE CA	53.42
40.0713 0716	7041019635F56QYBS	OFFICE MAX 00007930 ARROYO GRANDE CA	94.14
25.0713 0716	9241019636DSSQEKH	SAFEWAY STORE00007476 REDWOOD CITY CA	4.00
53.0717 0718	78432866600QQXJKS	AOL*ONLINE SERVICE 070 800-679-9444 VA	23.90
0717 0719	714101967TD4TBHDX	TRADER JOE'S #00001SM2 ARROYO GRANDE CA	47.57
0718 0720	70410196840GP3QDF	RED LOBSTER US00007187 SANTA MARIA CA	60.89
0718 0720	7045078683DWMM8N9	BLACKLAKE GOLF 115 PS NIPOMO CA	64.00
0718 0720	70541866803RGNR0A	HOUSE 2 HOME #1630 SANTA MARIA CA	45.09
0718 0720	70541866809FEQ7A5	HOME DEPOT #6638 SANTA MARIA CA	21.82
0720 0722	70483826997DVTVYI	WAL MART ARROYO GRANDE CA	49.31
0720 0723	70410196A5F56QYE6	OFFICE MAX 00007930 ARROYO GRANDE CA	36.37
0722 0723	70483826B97FDP7E6	WAL MART ARROYO GRANDE CA	95.03
0720 0723	23486806BB018XEXQ	EXXONMOBIL34 07918204 ARROYO G CA	25.10
0723 0724	70483826Q97FVPTQN	WAL MART ARROYO GRANDE CA	91.92
0725 0727	70411496F03RW7JMQ	ORCHARD SUPPLY #670 PISMO BCH CA	105.90
0726 0727	80430526GWGTBKX8J	CAJUN POWER SAUCE ABBEVILLE LA	31.00
0728 0730	92410196J6DSSH13V	SAFEWAY STORE00007476 REDWOOD CITY CA	3.42
0730 0731	70483826K97LAHN8P	WAL MART ARROYO GRANDE CA	25.94
0731 0731	80120756LFXEPRHSP	SPYGLASS RESTAURANT SHELL BEACH CA	43.51

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES AND CASH ADVANCES	DEBIT ADJUSTMENTS	FINANCE CHARGE	NEW BALANCE

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

## FUEL RECEIPT

MOBIL  
911 MORRO BAY BLVD  
MORRO BAY CA 93442

DLR# 9615855  
MORROBAY MOBIL  
MORRO BA Cr  
68/28/81 11:14  
ACCT#  
XXXXXX  
INV 1A6718  
ACTN 022461  
PUMP# 1  
UNLEADED 16.8350  
SELF  
PRICE/GAL \$1.53  
FUEL TOTAL \$23.14  
TOTAL \$23.14

THANKYOU FOR  
SHOPPING MOBIL  
PLEASE COME AGAIN!

- THANK YOU -

**ALL FUEL RECEIPTS UNCODED,  
UNSIGNED AS THE EXAMPLE, ARE  
AUTOMATICALLY KEYED TO 13 FUEL**

# CREDIT CARD SIGNATURE AND KEY LOCATION

(806)

SERVER  
CHECK #A2159 TABLE  
DATE 06-26-01 TIME 08:06PM

MERCHANT # 002406700776

CARDMEMBER XXXXXXXXX  
MC : XXXXXXXXXXXXXXXXXX  
EXP: 05-03  
AUTH #

SEQUENCE # 00000002

PURCHASES ..... \$ 31.50  
TIP ..... \$ 5.00  
TOTAL ..... \$ 36.50

SIGNATURE

KEY

I AGREE TO COMPLY WITH THE  
CARDHOLDER AGREEMENT ]

1ST COPY MERCHANT 2ND CUSTOMER

# Automated Banking Services

ATM

DATE TIME MACH  
05/01/01 10:10 041

CARD NUMBER  
XXXXXXXXXXXXXX6119

CODE NBR. AMOUNT

BUSINESS DATE: 05/01/01  
CHECKING W/D

KEY #10 300.00

CHK BAL \$3,619.53

Your BANK

Locally yours:

# CHECKING DEPOSIT SLIP FORMAT

DATE 10-11-71	<b>DEPOSIT TICKET</b>	
<input checked="" type="checkbox"/> CASH <input type="checkbox"/> CHECKS		
NAME _____		
ACCOUNT NO. _____		
DATE SERVANTS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL		
\$ 600.00 FOR CASH RECEIVED IF REQUESTED		
SUB-TOTAL		
CASH OR TOTAL FLOW OTHER SIDE		
SIGNATURE		
KEY #		
\$		
RECEIVED BY		
RECEIVED BY		
RECEIVED BY		
RECEIVED BY		
RECEIVED BY		
<b>Your bank</b>		

# YOUR BANK

RANK & THURST

John Doe

234

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**LICET PTERAVIT PLATENEM?**

PAGE 2

KEY 57

## **Home Equity loan statement**

DATE	DESCRIPTION	PAYMENT SPLIT		TRANSACTION AMOUNT	PRINCIPAL BALANCE
		PENALTY PAY	INTEREST		
03/23/01	BALANCE STATEMENT				\$,174.75
03/28/01	REGULAR PAYMENT	\$0.00	.00	100.00	\$,174.75
03/29/01	REGULAR PAYMENT	50.00	.00	50.00	\$,174.75
03/29/01	BALANCE STATEMENT				\$,174.75

FINANCIAL CHARGE CALCULATION			
DEBTOR	** JURISDICTION **	DAILY PERIODIC	ATTITUDE
NAME			
DATE	** PERIODIC RATE **	DATE	PRINCIPAL DAYS FINENCE CHARGE
08/24/01	7.0365 %	08/21/2001	6,174.79 0 .00
08/23/01	7.0365 %	08/22/2001	6,177.04 12 .13
08/20/01	7.0365 %	08/23/2001	6,074.79 13 .37
08/21/01	6.0500 %	08/24/2001	6,074.79 1 1.01

## PERIODIC TABLE OF THE ELEMENTS

C O R P O R A T I O N      S U M M A R Y			
COLLATERAL/PROPERTY DESCRIPTION: LOT 1100 FT 1610, ARROYO GRANDE 93420			
ORIGINAL LIMIT:	350,000.00	INTEREST ACCRUED FROM:	08/24/01
AVAILABLE CREDIT:	343,829.71	INTEREST MAINTAINED THRU:	09/21/01
Maturity Date:	09/10/01	PRINCIPAL DUE:	.00
ACTIVITY THIS PERIOD		INTEREST DUE:	.00
PAIDDOWN DTD:	100/00	TOTAL PAYMENT DUE:	100.00
FINANCING CHARGE PAID:	18.25	PAYMENT DUE DATE:	10/10/01

\*\* PIRATE CHANGE \*\* 33-33 Dark - 2464 - 19/07/01 -

ADD 20% LEGAL FEE CHARGE OF \$ 20.00 PER DAY FOR DELAY IN RECEIPT OF PAYMENT

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LOAN NUMBER	PRINCIPAL BALANCE	INTEREST EUE	INTEREST EUE	TOTAL DUE
3155187001	6,076.72	.00	33.92	63.92
<b>TOTAL</b>	<b>6,076.72</b>	<b>.00</b>	<b>33.92</b>	<b>63.92</b>

TOTAL AMOUNT DUE BY 10/10/01: \$ 35.85

## Withdrawal/Savings Format

<b>YOUR BANK</b>		<b>SAVINGS WITHDRAWAL</b>	
NAME		DATE	
ACCOUNT NUMBER		AMOUNT TO WITHDRAW	
SIGNATURE OF OWNER		DOLLARS \$  Please enter writing dollar amount no line and dollar figure in line.	

**KEY**

<b>YOUR BANK</b>		<b>SAVINGS DEPOSIT</b>	
		TAX YEAR	
ACCOUNT NUMBER		CASH	Currency
DATE		List checks singly	Coin
Sign above for less cash in teller's presence  For vault or safe room - seal required here  Signature _____ Date _____		TOTAL	
		LESS CASH RECEIVED	
		NET DEPOSIT	

**KEY**

**Note:**

Page 7, 9 & 10 will not fit the required format, it is therefore presented as would be viewed on a computer screen.

If this is not acceptable? They can be presented as a 3in floppy disc.  
Please advise.

**Note**